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Attorney's Docket No. 18360/205526

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: Spear
Appl. No.: 09/812,452
Filed: 03/20/2001
For: HYBRID CREDIT CARD
TRANSACTION SYSTEM

Confirmation No.: 1926
Group Art Unit: 2164

March 20, 2003

Commissioner for Patents
Washington, DC 20231

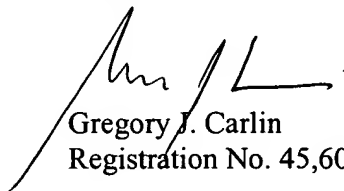
**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT
CITATION UNDER 37 C.F.R. § 1.97**

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Sir:

Attached is a list of documents on form PTO-1449 together with a copy of each identified document. These documents were cited in an International Search Report of the PCT application, and a copy of the Search Report is also enclosed. It is requested that the Examiner consider these documents and officially make them of record in accordance with the provisions of 37 C.F.R. § 1.97 and Section 609 of the MPEP. By submitting the listed documents, Applicant in no way makes any admission as to the prior art status of the listed documents, but is instead submitting the listed documents for the sake of full disclosure.


Respectfully submitted,


Gregory J. Carlin
Registration No. 45,607

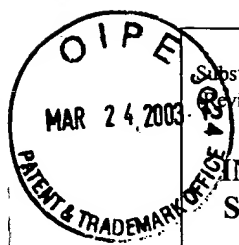
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Glenda R. Ransom

CLT01/4582946v1



Substitute for form 1449A/PTO
(Revised 10/2001)

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet 1 of 1

Complete if Known

Application Number 09/812,452
Filing Date 03/20/2001
First Named Inventor Spear
Group Art Unit 2164
Examiner Name
Attorney Docket Number 18360/205526

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No.	Document Number Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages of Relevant Figures Appear
	21	US-4,727,243	02/23/1988	Savar	
	22	US-6,032,136	02/29/2000	Brake, Jr. et al.	
	23	US-6,169,974	01/02/2001	Baumgartner et al.	
	24	US-6,422,462	07/23/2002	Cohen	
	25	US-2002/0107731	08/08/2002	Teng	

FOREIGN PATENT DOCUMENTS

Examiner Initials	Cite No.	Foreign Patent Document Country Code - Number Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T
	26	WO 02/23431 A1	03/21/2002	Capital One Financial		

OTHER DOCUMENTS

Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T

Examiner Signature	Date Considered
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*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.